| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-2(c) | of No. |
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| SCOTT E. TANNE, ESQ., P.C. 4 Chatham Road Summit, NJ 07901 (973) 701-1776 Fax: (973) 701-0111 Scott E. Tanne, Esq. ST2477 Attorney for the Debtor(s) | Order Filed on December 15, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey |
| In Re: Nicole Y. Harper | Case No.: 15-33193-JKS Adv. No.: Hearing Date: |

ORDER APPROVING LOAN MODIFICATION OF EXISTING MORTGAGE ON RESIDENCE AND REDUCING PROOF OF CLAIM ARREARS TO AMOUNT ALREADY DISBURSED THROUGH PLAN WITH RESPECT TO SPECIALIZED LOAN SERVICING

Judge: Sherwood

The relief set forth on the following pages, numbered two (2) through _____ is hereby **ORDERED**.

DATED: December 15,

2017

Honorable John K. Sherwood United States Bankruptcy Court Case 15-33193-JKS Doc 96 Filed 12/20/17 Entered 12/21/17 00:42:44 Desc Imaged Certificate of Notice Page 2 of 3

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Debtor: Nicole Y. Harper Case No.: 15-33193-JKS

Caption of Order: Order Approving Loan Modification and Reducing Proof of Claim Arrears to Amount

Already Disbursed Through Plan With Respect to Specialized Loan Servicing

Upon consideration of Debtor's motion for an Order Approving Loan Modification of Existing Mortgage on Residence and Reducing Proof of Claim Arrears to Amount Already Disbursed Through Plan with Respect to Specialized Loan Servicing, and good cause appearing therefore, it is hereby

ORDERED that the Debtor is authorized to enter into a modification of her existing loan with Specialized Loan Servicing on her property located at 88 Whittlesey Ave, West Orange, NJ 07052 according to the following terms set out in the motion:

- 1. The amount of the loan is \$335,866.91, which is to be amortized over 223 months.
- 2. The monthly payment is \$2688.58, which includes escrow for insurance and real estate taxes.
- 3. The interest rate is fixed at 5.875%.

AND IT IS FURTHER ORDERED that the arrears included in Specialized Loan Servicing's proof of claim are hereby amended to the amount already disbursed through the Plan, \$27,516.33, and no further disbursements from the Chapter 13 Trustee shall be made to Specialized Loan Servicing for payment of the proof of claim arrears,

AND IT IS FURTHER ORDERED that the Debtor shall file an Amended Chapter 13 Plan within thirty (30) days of the entry of the within order.

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Nicole Y Harper Debtor Case No. 15-33193-JKS Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Dec 18, 2017 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2017.

db +Nicole Y Harper, 88 Whittlesey Ave, West Orange, NJ 07052-6031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-WMC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC1 nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Trust Company, as Trustee for HSI Asset Securitization Corporation Trust 2006-WMC1, Mortgage Pass-Though Certificates, Series 2006-WMC1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John D. Krohn on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-WMC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC1 nj.bkecf@fedphe.com

Marie-Ann Greenberg magecf@magtrustee.com

Michael Frederick Dingerdissen on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-WMC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC1 nj.bkecf@fedphe.com

Nicholas V. Rogers on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-WMC1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC1 nj.bkecf@fedphe.com

Scott E. Tanne on behalf of Debtor Nicole Y Harper info@tannelaw.com, tanne.ecf.email@gmail.com
TOTAL: 7